



*Advocating for all Indiana
Retired Educators*

BULLETIN BOARD



WINTER 2023



Legislative Update

by *Nancy Tolson*

On the very last day of the Legislative Session several years ago, I practically walked a hole in my deck as I paced back and forth. I was waiting to hear from then IRTA Executive Director, Ralph Ayers. I tell you this to let you know that each budget year, we never know until the last day or two of the session whether we will have some addition to our pensions.

The bill this year will, as usual, begin in the House. We usually get good response from many of the representatives. Even so, the bill must first be heard in a committee, usually the Pensions and Labor

Committee. If voted out of it, the bill will be recommitted to the Ways & Means Committee for another hearing. Then the bill will advance to the floor for 2nd and 3rd (final vote) readings.

Next, the bill goes to the Senate and the whole process begins again. At any time during the process, there may be amendments, changes, or the bill may be dropped by a committee chair and not even heard. Since the committees are doing most of the work on Tuesday, Wednesday, and Thursday, the whole process takes weeks. If it finally has been through Senate committees and the floor of the Senate, but the bill is different in the House and Senate versions, there has to be a final decision between them in a Concurrence Committee.

Through all this, legislators are hearing from many groups who want to be included in the budget. They hear from the LSA (Legislative Services Agency) about the money available for the next two years. Legislators also get information about what other states are doing, what the federal government is doing, and finally, they may hear from you.

SO—if an addition to your pension is important to you, we, your IRTA Legislative Committee, strongly urge you to be in touch with your Senator and Representative.

CONTINUED ON PG. 6

Inside this Issue...

Important Subscription Information

Legislative Update

Don't Catch FOMO

Message from IRTA President

Connecting Virtually Event Info

New Area 8 Director

Active Teacher Grant Recipients

Your Passport to AMBA Savings

Know your Benefits

Message from Executive Director

IRTA Financials



From the President's Desk

by Paula Dyer

The holidays are over. I hope everyone had many opportunities to celebrate and spend time with your family and friends. I am so thankful that we are able to be together again.

But now is time to get back to normal routines (and diets). I know I thoroughly enjoyed all the goodies that come with

Thanksgiving, Christmas and New Year's. I am also sure I have already broken my new year's resolution regarding going on a diet. Oh, well.

It may be a little late, but I could suggest a few ideas for New Year's Resolutions:

- Volunteer in your community.
- Volunteer to help in your local RTA group (maybe as officer, committee chair or member).
- Keep track of Volunteer Hours.
- Attend (plan to attend) an upcoming meeting of your local RTA group
- Get involved with IRTA. Volunteer to serve on a state committee, just contact me.
- Recruit regular or associate members for IRTA.

These resolutions are all ways to be more involved either in your community or IRTA.

The IRTA Board wants you to be informed and involved in your organization.

The Fall Workshops were focused on the future of IRTA. The workshops presented information from our Strategic Planning Committee, who with our state committees, worked on goals in 2022. We will continue to develop our plan to meet these goals, which include increasing our presence on social media, assisting locals in hosting pre-retirement meetings, and increasing membership at both state and local levels.

One thing we can all look forward to is the Connecting Virtually Workshop that is scheduled for January 25, 2023. This is our second virtual workshop. Once again we have a great agenda planned. You can watch from the comfort of your home in snowy Indiana, or for those lucky snow birds in Florida, Arizona and other warm locations, from a sunny patio. Where ever you are: register, sign in and have a chance to win one of the many fantastic door prizes.

Area 8 Director Changes

by Laura Penman



Thank You Bev Logterman

On November 30th Bev Logterman resigned as Area 8 Director. Bev continues to be a great support of IRTA but personal concerns made it difficult to fulfill

the job of an Area Director. We truly appreciate her service and will miss her enthusiasm at our Board meetings.



Welcome Ramona Lennen

Ramona Lennen was appointed Area 8 Director until elections at the Representative Assemblé on June 7, 2023.

You may reach her at lennenr@retiredteachers.org.

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Indiana Retired Teachers
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Mark Guard	Area 10

From the Desk of the Executive Director

by **Laura Penman**



Sometimes you will never know the value of a moment, until it becomes a memory.

– **Dr. Seuss**

In May of 2012, as the Principal of Central Elementary in Plainfield, I stood in front of students, staff, parents, and community members to dedicate our newly constructed brick sign. Enclosed within one side of the structure was a time capsule. The staff had spent months planning the ceremony and teaching their students the history and significance of time capsules before the carefully chosen items were encapsulated for the next twenty-five years. It was a day of making memories!

As I think back to that day, I wonder how many of us consider what we will leave behind, and what we will be remembered for? What will be our legacy?

One educator that left behind a legacy - hoping to make a difference in the lives of retired educators - was Dr. Ethel Percy Andrus. When Dr. Andrus, a California high school principal, retired in 1944, several local and state groups had already formed to support retired educators.

After retirement, Dr. Andrus started witnessing, first hand, teachers whose pensions had been eroded by inflation and rising health care costs. One day, Dr. Andrus was asked to pay a call on a retired Spanish teacher living in Southern California. When Dr Andrus arrived at her destination, she

found this former well-respected teacher living in a chicken coop on a \$40 monthly pension. The Depression and flooding had taken the property she had planned to build on years earlier. The chicken coop was the only home the retired teacher could afford. It is hard to believe that a dedicated teacher could ever fall on such hard times!

In 1947, Dr. Andrus founded the National Retired Teachers Association (NRTA) to address the economic needs and health insurance challenges of educators in retirement. Soon, the advocacy and benefits that NRTA and individual state RTAs provided to retired educators became so popular and important that non-educators were looking for guidance and assistance. In 1958, Dr. Andrus continued with her legacy and founded AARP (then known as the American Association of Retired Persons).

The Indiana Retired Teachers Association (IRTA) was established in 1950 as the only organization that concentrates exclusively on the welfare of retired educators of Indiana. To think that NRTA and IRTA are 76 and 73-years-old respectively is a history to be proud of! **I am thankful** that so many retired educators that came before me worked so hard to make sure that I had a better future when I retired!

IRTA has come a long way since 1950. Sharing what we do and who we are at our Representative Assembly, regional workshops, and local meetings is important, but we would like to reach beyond retirees in Indiana. In a few short weeks, IRTA will be hosting our 2nd Virtual “Connecting” Workshop from 10 a.m. to 3 p.m. on January 25th, 2023. It is our vision to reach all IRTA “Members Across the Map.” We have Indiana retirees living throughout the United States from California (491) to Texas (713) to Florida (2,770), and even Maine (38). Our database shows over 5,500 Indiana retirees living in Michigan, Ohio, Kentucky, and Illinois!

I need your help with the legacy of IRTA. Please join us on January 25th! There will be incredible speakers, valuable information, and amazing prizes! If you have former colleagues living in another state, please reach out and invite them! Your membership and involvement helps to **Pay It Forward** for the next generation of Retired Educators!

IRTAFA'S ACTIVE TEACHER GRANTS AWARDED!

Helping Educators and their Classrooms

Indiana Retired Teachers Association Foundation understands the importance of helping educators fulfill their classroom missions. That is why IRTAF provides special grants to active educators who foster creativity in students.

Full details at retiredteachers.org/foundation

2022 Recipients by Area

Audrey Amsler, Veterans Elementary • \$400

Megan Barry, Argos Elementary • \$412

Katelyn Green, Wayne Center Elementary • \$490

Jay Dennison, Delphi High/Middle • \$500

Sarah Swafford, Sycamore Elementary • \$490

Paula McCord, Tipton HS Achievement Academy • \$500

Brett Hawkins, Abraham Lincoln Elementary • \$455

Tori Nash, Milroy Elementary • \$444

Candice Murray, Franklin County Middle • \$500

Valerie Clarke, Washington High • \$500

Rita Eblin, Washington High • \$500

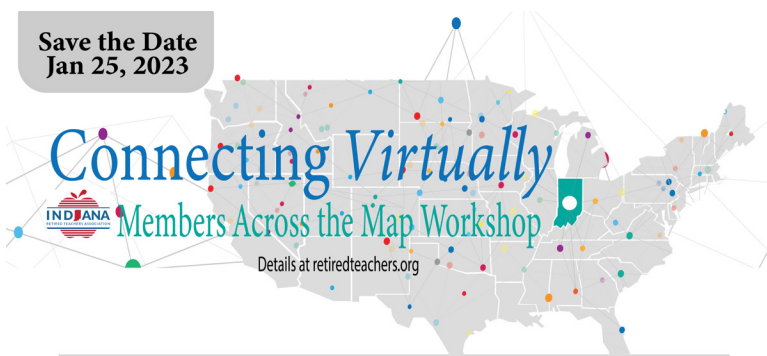
Beth Bohnert, Pike Central High • \$430

Madison Hendershot-Martin, Winslow Elementary • \$463

Melanie Evans, South Ripley Junior High • \$500

Corie Jean Edens, Scipio Elementary • \$500

Save the Date
Jan 25, 2023



SPEAKERS Steve Russo (INPRS), Tara Cocanower (Indiana Teacher of the Year), Jim Colvin (AMBA), Justin Schuhmacher (Indiana Estate and Elder Law)

Join IRTA on January 25, 2023, for important information from leadership and guest speakers. This **FREE** event will have multiple door **prizes**, including the top prize, a state-of-the-art Simplisafe security system, provided by our partners at AMBA.



How to Register

Follow link on the events page at retiredteachers.org or go directly to accevents.com/e/irta-virtually. Fill out the form and check your email for confirmation.



How to Watch

On the morning of January 25, registrants will receive a "MagicLink" from Accevents to the email used to register. This link leads directly to the online event without the need to sign-in with a password.



How to Win

Attend! We will draw and announce prize winners live throughout event. Must be active IRTA member to be eligible for Grand Prizes (Simplisafe, Apple iPads).



Watch with Friends

Hosting a watch party is an opportunity to spend time with friends and colleagues. Additionally, watch parties provide an opportunity for those without computers or with poor Internet connections to tune in. For participants attending a watch party to be eligible for prizes, they must register by Midnight, Jan. 24, AND notify dirofcomm@retiredteachers.org with the name of the watch party host.

Explore Your Available Benefits from AMBA

ASSOCIATION MEMBER BENEFITS ADVISORS

- DENTAL INSURANCE
- VISION INSURANCE
- MEDICARE SOLUTIONS
- CANCER/HEART/STROKE
- ACCIDENT INSURANCE
- LONG TERM CARE
- WHOLE LIFE INSURANCE
- MEDICAL TRANSPORTATION
- SHORT TERM CARE
- HOSPITAL INDEMNITY
- HEARING INSURANCE
- DISCOUNTS

GET YOUR BENEFITS NOW!

With Indiana Retired Teachers Association (IRTA), you have access to exceptional member benefits. Are you wondering if certain benefits are right for you? Contact us for a free benefits review!

866.619.6463 | myAMBAbenefits.info/INRTA

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AMBA Round-Up, Time in Austin, Tx

by Paula Dyer

I had the honor to represent IRTA at the AMBA Roundup in early November. Laura Penman, IRTA Executive Director was also planning to attend, but canceled due to illness. Although we missed her, my husband Steve and I enjoyed ourselves. The trip was filled with fun, food and making new friends. The staff of AMBA and the resort rolled out the Texas hospitality. YeeHaw!

There were two days of meetings focused on information and ideas of how to recruit and retain members. Growing membership is a common concern of all the groups in attendance. One of the discoveries I made was AMBA provides benefits for over 80 organizations across the United States. These organizations represent not only retired educators, but also active educators and public employees, both active and retired. In talking with representatives from other states, I found groups that combined different types of groups (active and retired, educators and public employees). I thought these combinations would make membership campaigns more challenging.

The presentations on membership included discussion on Baby Boomers (born 1945 – 1964), Gen Xers (born 1965 – 1979) and Millennials (born 1980 – 2000): their needs/personality traits, how to recruit them, what they want from organizations and how to retain their memberships. IRTA needs to focus on Baby Boomers and Gen Xers. The IRTA Board and Membership committee will be discussing this information, and how we can benefit from the information I heard.

AMBA did provide an overview of their products and services. They promote some of their products through Lunch and Learn seminars. At these events, AMBA makes the contacts, pays for the meals and makes the presentations. AMBA does contact the local RTA groups, so this would be an opportunity for members from your group to attend and connect with those in attendance. Invite them to a meeting or to give information about your local group.

During the conference there were two featured speakers. The first day it was Tom Morris, a modern day philosopher. He was entertaining, as he gave an overview of his book, Plato's Lemonade Stand. He noted we have all heard the phrase, "When life hands you lemons, make lemonade." He noted, however, that no one told you how to do that. He uses Plato and other philosophers to give a recipe:

The Art of Self-Control, The Art of Positive Action and The Art of Achievement. By using the steps within each part of the recipe, it is possible to reshape your thinking to help to deal with the uncertain and changing times.

The guest speaker for the second day was Mike Carr. He was the 2020 Toastmasters International World Champion. His time sped by as he presented information that was interwoven with stories about his childhood and life. The point he made was, people are 22% more likely to remember a fact when wrapped in a story. My take away is to use this when I am speaking to a group. Also, I think we all need to remember this when we write or email our legislators. Include your personal stories on how the stipend or 13th check, or the lack thereof, affects you. This is what will catch their attention and evoke a response.

Legislative Update

CONTINUED FROM PG. 1

When you read this, you can go to our IRTA web site, retiredteachers.org, click on Advocacy, and find how to send your legislators an email, urging the passage of a "13th check" in the '23/'24 budget. We hope that all your contacts are courteous, and that you make your request personal by letting them know exactly why you feel the "13th check" would really help you.

At the time I write this, while we don't know the bill number yet, Rep. Bob Cherry will be the primary author, and Rep. Mike Karickhoff will be a co-author. Additional information will go on the web site as soon as we have it. Keep watching the site for information as it comes to us. To all those who have helped through the contacts they made, thank you! To those who are going to follow through and make one or more contacts this year, many, many thanks!

INDIANA RETIRED TEACHERS ASSOCIATION

BALANCE SHEET

AS OF 11/30/22

ASSETS:		
CURRENT ASSETS:		
CASH	\$	45,148
INVESTMENT INCOME RECEIVABLE		0
PREPAID EXPENSES		3,815
RETURNED CHECKS		0
ACCOUNTS RECEIVABLE-LIFE ACCTS		4,286
ACCOUNTS RECEIVABLE-OTHER		1,258
TOTAL CURRENT ASSETS	\$	54,508
INVESTMENTS:		
INVESTMENTS-MSSB-PR MED	\$	155,378
INVESTMENTS-MSSB-CD		402,404
INVESTMENTS-MSSB-CORP		2,458,784
TOTAL INVESTMENTS	\$	3,016,566
PROPERTY AND EQUIPMENT:		
FIX ASSETS	\$	89,584
LEASEHOLD IMPROVEMENTS		2,292
LESS ACCUMULATED DEPRECIATION		(78,298)
TOTAL PROPERTY & EQUIPMENT	\$	13,579
TOTAL ASSETS		
LIABILITIES AND FUND BALANCES:		
ACCOUNTS PAYABLE	\$	11,969
ACCRUED RENT		8,450
EMPLOYEE WITHHOLDINGS		0
ACCRUED PAYROLL		9,524
TOTAL CURRENT LIABILITIES	\$	29,943
DEFERRED REVENUE-MISC		5,833
RETIREMENT INSURANCE LIABILITY		72,000
RETIREMENT INSURANCE DISCOUNT		(20,677)
UNEARNED MEMBER DUES		9,398
UNEARNED LIFE MEMBER DUES		117,693
LIFE MEMBER-INSTALLMENTS DUE		5,774
TOTAL OTHER LIABILITIES	\$	190,021
TOTAL LIABILITIES	\$	219,964
FUND BALANCES:		
FUND BALANCE	\$	2,311,407
UNRESTRICTED NET ASSETS-BD DESIGNATED	\$	191,792
GENERAL FUND		
NET INCOME (LOSS)		2,503,199
TOTAL LIABILITIES & FUND BALANCES	\$	361,490

INDIANA RETIRED TEACHERS ASSOCIATION

VARIANCE REPORT

SIX-MONTH PERIOD ENDED 11/30/22

	Year-to-date Amount	Amount
INCOME:		
REGULAR MEMBER DUES * Does not include Life Members	511,569	655,000
ASSOCIATE MEMBER DUES	26,495	34,000
GAIN/(LOSS) ON SALE-SECURITIES		
TCU INTEREST-ASSOCIATION	34	
INVESTMENT INCOME-TOTAL	139,263	55,000
FLORIDA MEETINGS INCOME		1,300
REPRESENTATIVE ASSEMBLY INCOME	482	5,500
FALL WORKSHOPS REVENUE	0	
MISCELLANEOUS INCOME	40	
OTHER INCOME-CREDIT CARD		
SALE OF IRTA MERCHANDISE		
ROYALTY ENDORSEMENT FEE	29,307	75,000
TOTAL INCOME	707,190	825,800
OFFICE OPERATIONS:		
OCCUPANCY-RENT	24,460	56,000
INFORMATION TECHNOLOGY & MAINT.	8,595	30,000
\$ STAFF TRAVEL, PARKING & MEALS	1,494	4,000
SALARIES-OFFICE STAFF	116,322	280,000
PAYROLL TAXES & RETIREMENT EXPENSE	14,211	32,620
GROUP INSURANCE	33,014	75,000
OTHER INSURANCE	9,342	10,000
DUES & SUBSCRIPTIONS	206	1,000
OFFICE, PAYROLL SERVICES, & OTHER EXP	2,112	4,500
UNFORSEEABLE EXPENSES	0	0
POSTAGE EXPENSE	10,618	26,000
PRINTING & SUPPLIES	16,430	25,000
LEGAL & ACCOUNTING	8,401	14,000
DEPRECIATION EXPENSE	5,229	15,000
DISCOUNT ON RETIREMENT LIABILITY	0	
TOTAL OFFICE OPERATIONS EXPENSE	250,435	573,120
PROGRAM EXPENSES:		
MARKETING EXPENSE	14,837	55,000
INVESTMENT MANAGEMENT FEES-TOTAL	10,532	25,000
UNDESIGNATED PROGRAM EXPENSES	0	0
REPRESENTATIVE ASSEMBLY	0	21,000
SUMMER LEADERSHIP/FALL WKSH	13,302	15,250
COMMITTEE WORKSHOPS	3,142	5,000
COMMITTEE MEETING/OTHER	0	1,500
FLORIDA MEETINGS	0	6,000
PRESIDENT'S EXPENSES	2,679	6,000
\$ BOARD OFFICERS REIMBURSEMENTS	11,623	30,000

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Send address changes to:

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Indianapolis, IN 46214



Dont Catch FOMO

by *Jim Colvin*

In September I had the privilege of attending the Fall workshops all across this beautiful

state with Laura and the IRTA leadership. I was asked to speak about AMBA at these meetings and was glad to promote my thoughts on how the IRTA and AMBA can partner together to grow membership.

What started as a necessary part of my job turned into a 2 week 5 location road show that I began to look forward to more each meeting. Over the last decade I have attended many chapter meetings and each one has its own flavor and personality but one thing is consistent – the retired educators that attend each one have a deep and sincere connection with each other along with the cause of maintaining a group that can lean on each other when needed. Being a casual observer has given me perspective to what really happens at these meetings, which is to say that they are more than just about the business at hand. Rather, they are social opportunities to make new friends and keep up with old ones while having (and this is the sneaky part) fun together!

Only a fraction of retirees attend these meetings, but what I will encourage you to do is to go to the next chapter meeting in your area. In fact, start by attending the virtual meeting in January and I think you will see some of what you have been missing. I mean, who wouldn't want to spend time with a generous, friendly and sincere group of people? I was hooked! If you think I'm trying to create some FOMO here – Fear Of Missing Out – then you would be right, and rest assured if you aren't involved in your state and chapter opportunities you are missing out indeed.

ACTION NEEDED

If you enjoy receiving IRTA's quarterly Bulletin Board, we need to hear from you! We offer the choice to receive this publication digitally or printed. While we plan to continue offering both options to our members, there are reasons we encourage you to switch to digital.

- Costs to print and post the Bulletin Board are steadily rising.
- Digital is faster! The time for information to travel from us to you is just a click.
- Digital allows us to include more information, photos, and engaging content.

Please complete the online survey at retiredteachers.org to update your preference. If you wish to continue to receive your quarterly IRTA Bulletin Board in print AND are unable to fill out the online form, please notify our office at info@retiredteachers.org or 1-888-454-9333.



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